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Set	Items	Description
S1	8	AU='DIVELEY K W':AU='DIVELEY KEITH W'
S2	0	AU='DIVELEY, KEITH'
S3	1	AU='DIVELEY K W'
S4	9	S1:S3
S5	9	S4 FROM 347,348,349,350,371
S6	6	IC=(G06F-017? OR G06Q-099? OR H04K-001? OR H04L-009? OR G0-6F-0017? OR G06Q-0099? OR H04K-0001? OR H04L-0009?)
S7	6	S5 AND S6 *
S8	6	IDPAT (sorted in duplicate/non-duplicate order)
S9	5	IDPAT (primary/non-duplicate records only)
S10	0	S4 NOT S5

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 File 347:JAPIO Nov 1976-2005/Oct(Updated 060203)  
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 File 350:Derwent WPIX 1963-2006/UD,UM &UP=200614  
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 File 371:French Patents 1961-2002/BOPI 200209  
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Set	Items	Description
S1	1608992	PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR INSTALLMENT OR INSTALMENT OR MAK???
S2	8486442	UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT? OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3	2720761	BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ? OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR EXPENSE? ? OR BALANC???
S4	724555	IN() (LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN? ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")- ( ) (INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON- E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5	234824	WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI- TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH- OUSE OR POST?? OR (WIRE OR MONEY) ()TRANSFER
S6	321651	OFFICE OR LOCATION OR BRICK? ? (2W)MORTAR OR MEATSPACE OR M- EATWORLD OR MEAT() (SPACE OR WORLD)
S7	218109	DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW- LEDGE) () (BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8	11166	S1(10N) (S2(5N)S3)
S9	7330	S5(10N) (S4 OR S6)
S10	9	S7(S)S8(S)S9
S11	23	S7 AND S8 AND S9
S12	405376	IC=(G06F-017? OR G06Q-099? OR H04K-001? OR H04L-009? OR G0- 6F-0017? OR G06Q-0099? OR H04K-0001? OR H04L-0009?)
S13	20	S11 AND S12
S14	21	S10 OR S13
S15	21	IDPAT (sorted in duplicate/non-duplicate order)
S16	21	IDPAT (primary/non-duplicate records only)

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Set	Items	Description
S1	1011816	PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR INSTALLMENT OR INSTALMENT OR MAK???
S2	1675234	UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT? OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3	1217957	BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ? OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR EXPENSE? ? OR BALANC???
S4	762651	IN() (LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN? ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")- () (INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON- E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5	299119	WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI- TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH- OUSE OR POST?? OR (WIRE OR MONEY) ()TRANSFER
S6	497036	OFFICE OR LOCATION OR BRICK? ? (2W)MORTAR OR MEATSPACE OR M- EATWORLD OR MEAT() (SPACE OR WORLD)
S7	230964	DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW- LEDGE) () (BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8	15704	S1(10N) (S2(5N)S3)
S9	19778	S5(10N) (S4 OR S6)
S10	68	S7(S)S8(S)S9
S11	66181	IC=(G06F-017? OR G06Q-099? OR H04K-001? OR H04L-009? OR G0- 6F-0017? OR G06Q-0099? OR H04K-0001? OR H04L-0009?)
S12	39	S10 AND S11
S13	23	S7(20N)S8(20N)S9
S14	16	S11 AND S13
S15	18	S7(S) (S8(20N)S9)
S16	27	S14 OR S15?
S17	27	IDPAT (sorted in duplicate/non-duplicate order)
S18	27	IDPAT (primary/non-duplicate records only)

00496127      \*\*Image available\*\*

**INTEGRATED BILL CONSOLIDATION, PAYMENT AGGREGATION, AND SETTLEMENT SYSTEM  
SYSTEME INTEGRE DE CONSOLIDATION DES FACTURES, DE REGROUPEMENT DES  
PAIEMENTS ET DE REGLEMENT**

Patent Applicant/Assignee:

WATSON Craig M,

Inventor(s):

WATSON Craig M,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9927479 A1 19990603

Application: WO 98US24945 19981120 (PCT/WO US9824945)

Priority Application: US 97976204 19971121

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM  
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM  
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI  
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD  
TG

Publication Language: English

Fulltext Word Count: 13170

Main International Patent Class (v7): G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... exchange encompasses collection and consolidation of household bills into a single periodic statement, aggregation of **payments** to **service** establishments, and application of **payments** to **service** establishment individual household **accounts**, all by way of a **database** management, information processing, and communications system. **Banks** and service establishments enlist their customer accounts in the **personal** settlements exchange. Importantly, startup participation need not be at the initiative of the household; enrollment of household **accounts** is a decision of **service** establishments and banks.

In a given **payment** cycle.

2

(i) **Service** establishments provide the personal settlements exchange with actual service and billing detail by electronic transmission... normal service establishment (SE) statement information has already been communicated to households (HH) through their **financial institution** (FIN) statement mailings.

35

The **personal** settlements exchange (PSX) downloads 81 0 complete data files to all service establishments (SE) detailing the allocation of the aggregate **payment** to individual household (HH) **service** establishment (SE) **accounts**. This completes the **payment** process and results in settlement of the original obligation. In the instance in which the...

...establishment (SE)'s role is to ensure continued supply of goods and

services. The system **databases** are updated 812 and the payment cycle is indexed 813 to the next period (T...

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(c) 1999 NILS Publishing Co.  
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Set	Items	Description
S1	1571312	PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR INSTALLMENT OR INSTALMENT OR MAK???
S2	7599095	UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT? OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3	4151071	BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ? OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR EXPENSE? ? OR BALANC???
S4	2823266	IN() (LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN? ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")- ( ) (INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON- E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5	797278	WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI- TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH- OUSE OR POST?? OR (WIRE OR MONEY) ()TRANSFER
S6	487853	OFFICE OR LOCATION OR BRICK? ? (2W)MORTAR OR MEATSPACE OR M- EATWORLD OR MEAT() (SPACE OR WORLD)
S7	482762	DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW- LEDGE) () (BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8	16172	S1(10N) (S2(5N)S3)
S9	28561	S5(10N) (S4 OR S6)
S10	1	S7(S)S8(S)S9
S11	5	S7 AND S8 AND S9
S12	30434	S1(20N) (S2(10N)S3)
S13	38085	S5(20N) (S4 OR S6)
S14	16	S7 AND S12 AND S13
S15	16	S11 OR S14 ;
S16	15	S15 NOT PY>2001
S17	11	S16 NOT PD=20010401:20060430
S18	11	RD (unique items)

18/3,K/2 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2006 Institution of Electrical Engineers. All rts. reserv.

02170522 INSPEC Abstract Number: C78006849

**Title: The Post Office links up with the US data-processing service**  
Author(s): Schafer, E.H.  
Journal: Online-ADL-Nachrichten no.9 p.652, 654, 656  
Publication Date: Sept. 1977 Country of Publication: West Germany  
CODEN: OANADK  
Language: German  
Subfile: C

**Title: The Post Office links up with the US data-processing service**  
...Abstract: Post (DBP) began. The DBP inaugurated for German subscribers the possibility of obtaining information from **data banks** in the USA. There are available a large number of such banks in the fields...

... patents, metallurgy and medicine, as well as sundry time-sharing services, for comparable dues and **costs**. The new **service makes** available all the 'host' computers connected to the well-known US-data networks Tymnet and...

...Identifiers: **data banks** ;

18/3,K/10 (Item 7 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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05973552

Deutsche Bank offers novel electronic banking

SHRI LANKA: DEUTSCHE BANK LAUNCHES ' **DB -DIRECT**'  
Daily News (XBI) 29 Mar 1994 p.23  
Language: ENGLISH

SHRI LANKA: DEUTSCHE BANK LAUNCHES ' **DB -DIRECT**'

In Shri Lanka, Deutsche **Bank** launches its electronic banking service, the ' **db -direct**'. Developed by the **bank**'s regional lofficce in Singapore, the service is currently in use in only eight branches, including the Colombo branch, out of about 2,000 branches worldwide. **Db -direct** enables customers to effectively communicate with the bank. Customers can access information on their bank **account**, **payments**, trade finance, foreign exchange and money markets via a **telephone** line from their PCs. Reports of any information displayed can be printed instantly. \*...

18/3,K/11 (Item 8 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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05878050

DG Diskontbank zielt uaf junge Firmen

GERMANY: NEW SERVICE FROM DG DISKONTBANK  
Handelsblatt (HT) 06/07 Aug 1993 p.9  
Language: GERMAN

German **DB** Diskontbank, which specializes in central **payment** and



factoring, is targeting young enterprises with its new "jump" **service** .  
This service offers the companies to carry out all **bank** transactions via  
a **personal** computer provided by the bank .\*

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     (c) 2006 The Gale Group  
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     (c) 2006 The Gale Group  
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     (c)2006 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group

Set	Items	Description
S1	9932140	PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR INSTALLMENT OR INSTALMENT OR MAK???
S2	14641549	UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT? OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3	12614898	BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ? OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR EXPENSE? ? OR BALANC???
S4	4360222	IN()(LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN? ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")- ()(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON- E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5	6114296	WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI- TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH- OUSE OR POST?? OR (WIRE OR MONEY)()TRANSFER
S6	4684061	OFFICE OR LOCATION OR BRICK? ?(2W)MORTAR OR MEATSPACE OR M- EATWORLD OR MEAT()(SPACE OR WORLD)
S7	1458852	DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW- LEDGE)()(BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8	216910	S1(10N) (S2(5N)S3)
S9	268076	S5(10N) (S4 OR S6)
S10	43	S7(S)S8(S)S9 /
S11	36	S10 NOT PY>2001
S12	35	S11 NOT PD=20010401:20060430
S13	29	RD (unique items)

13/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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00829591 Supplier Number: 23361001 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**MasterBanking back in the limelight**  
(MasterBanking to jointly offer enhanced bill payment and remote banking  
service through an alliance with Servantis Systems Inc)  
Electronic Payments International, n 103, p 6  
December 1995  
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 704

ABSTRACT:  
MasterCard's MasterBanking has re-entered the spotlight with an enhanced  
**bill payment** and remote banking **service** to be offered through an  
alliance with Servantis Systems Inc. Servantis processes remote  
transactions to 2,800 **bank** clients. Its platform can handle PCs,  
telephones, **personal** digital assistants and screenphones off a common  
**database**. In August, it launched a new home banking service called Bank  
Street, for which eight...

13/3,K/7 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01610201 02-61190  
**Access and distribution: For customers who want it all**  
Maciag, Gregory A  
National Underwriter (Life/Health/Financial Services) v102n13 PP: 41 Mar  
30, 1998  
ISSN: 0893-8202 JRNL CODE: NUD  
WORD COUNT: 908

...TEXT: as computers attached to the Internet, displace all others? Don't  
count on it.

Many **bank** customers have automatic **teller** machine cards, but **banks**  
are not closing all their expensive branches. While self-service-oriented  
banking customers appreciate having the ability to access services through  
multiple channels using a **telephone** or computer for **bill payments**,  
fund transfers and account **information** - **banks** are finding that high-tech  
options do not displace other access points.

Branches are viewed...

13/3,K/8 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01350064 00-01051  
**Swift moves into a new era**  
Large, Jack  
Corporate Finance n144 PP: 13-15 Nov 1996  
ISSN: 0958-2053 JRNL CODE: COF

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 File 275:Gale Group Computer DB(TM) 1983-2006/Feb 28  
      (c) 2006 The Gale Group  
 File 476:Financial Times Fulltext 1982-2006/Mar 02  
      (c) 2006 Financial Times Ltd  
 File 621:Gale Group New Prod.Annou.(R) 1985-2006/Feb 28  
      (c) 2006 The Gale Group  
 File 624:McGraw-Hill Publications 1985-2006/Mar 01  
      (c) 2006 McGraw-Hill Co. Inc

Set	Items	Description
S1	2997278	PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR INSTALLMENT OR INSTALMENT OR MAK???
S2	4171878	UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT? OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3	3839726	BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ? OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR EXPENSE? ? OR BALANC???
S4	1273714	IN() (LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN? ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")- () (INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON- E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5	1328734	WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI- TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH- OUSE OR POST?? OR (WIRE OR MONEY) ()TRANSFER
S6	1064203	OFFICE OR LOCATION OR BRICK? ? (2W)MORTAR OR MEATSPACE OR M- EATWORLD OR MEAT() (SPACE OR WORLD)
S7	439014	DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW- LEDGE) () (BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8	73434	S1(10N) (S2(5N)S3)
S9	72521	S5(10N) (S4 OR S6)
S10	9	S7(S)S8(S)S9
S11	132704	S1(20N) (S2(10N)S3)
S12	106918	S5(20N) (S4 OR S6)
S13	22	S7(S)S11(S)S12
S14	18	S13 NOT PY>2001
S15	18	S14 NOT PD=20010401:20060430
S16	18	RD (unique items)

? show files;ds  
 File 634:San Jose Mercury Jun 1985-2006/Feb 28  
     (c) 2006 San Jose Mercury News  
 File 636:Gale Group Newsletter DB(TM) 1987-2006/Feb 28  
     (c) 2006 The Gale Group  
 File 610:Business Wire 1999-2006/Mar 01  
     (c) 2006 Business Wire.  
 File 613:PR Newswire 1999-2006/Mar 01  
     (c) 2006 PR Newswire Association Inc  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	3867436	PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR INSTALLMENT OR INSTALMENT OR MAK???
S2	6074583	UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT? OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3	5096611	BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ? OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR EXPENSE? ? OR BALANC???
S4	1764201	IN() (LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN? ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT")- ( ) (INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON- E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5	2001389	WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL()INSTI- TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH- OUSE OR POST?? OR (WIRE OR MONEY) ()TRANSFER
S6	2065550	OFFICE OR LOCATION OR BRICK? ? (2W)MORTAR OR MEATSPACE OR M- EATWORLD OR MEAT() (SPACE OR WORLD)
S7	566637	DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW- LEDGE) () (BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8	90338	S1(10N) (S2(5N)S3)
S9	108162	S5(10N) (S4 OR S6)
S10	26	S7(S)S8(S)S9
S11	158247	S1(20N) (S2(10N)S3)
S12	179519	S5(20N) (S4 OR S6)
S13	56	S7(S)S11(S)S12 *
S14	40	S13 NOT PY>2001
S15	38	S14 NOT PD=20010401:20060430
S16	36	RD (unique items)

? show files;ds  
File 625:American Banker Publications 1981-2006/Mar 01  
(c) 2006 American Banker  
File 626:Bond Buyer Full Text 1981-2006/Mar 01  
(c) 2006 Bond Buyer  
File 268:Banking Info Source 1981-2006/Feb W3  
(c) 2006 ProQuest Info&Learning  
File 647:CMP Computer Fulltext 1988-2006/Mar W1  
(c) 2006 CMP Media, LLC  
File 674:Computer News Fulltext 1989-2005/Oct W2  
(c) 2005 IDG Communications  
File 267:Finance & Banking Newsletters 2006/Mar 01  
(c) 2006 Dialog  
File 995:NewsRoom 2001  
(c) 2005 Dialog  
File 996:NewsRoom 2000  
(c) 2005 Dialog  
File 239:Mathsci 1940-2006/Apr  
(c) 2006 American Mathematical Society  
File 553:Wilson Bus. Abs. 1982-2004/Dec  
(c) 2005 The HW Wilson Co  
File 13:BAMP 2006/Feb W3  
(c) 2006 The Gale Group  
File 56:Computer and Information Systems Abstracts 1966-2006/Feb  
(c) 2006 CSA.  
File 75:TGG Management Contents(R) 86-2006/Feb W3  
(c) 2006 The Gale Group

Set	Items	Description
S1	8698543	PAYMENT? ? OR PAY??? OR REMIT? ? OR REMITT? OR DISBURS? OR INSTALLMENT OR INSTALMENT OR MAK???
S2	8708651	UTILIT??? OR OIL OR GAS OR NATURALGAS OR TELEPHONE OR PHONE OR TELECOMMUNICATION? ? OR TELECOM? ? OR ELECTRIC??? OR POWER OR ENERGY OR FUEL OR WATER OR HEAT OR THERM OR PUBLICUTILIT? OR DIALTONE OR DIAL()TONE OR SERVICE OR CREDIT()CARD? ?
S3	9112382	BILL? ? OR ACCOUNT? ? OR CHARG??? OR INVOICE? ? OR COST? ? OR DEBT? ? OR OBLIGATION? ? OR RATE OR RATES OR PAYMENT? ? OR EXPENSE? ? OR BALANC???
S4	3727224	IN() (LINE OR PERSON) OR PERSONAL?? OR PHYSICAL?? OR HUMAN? ? OR TELLER? ? OR CLERK? ? OR TECHNICIAN? ? OR (NON OR "NOT") - ( ) (INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHON- E? ? OR TELEPHONE? ? OR ONLINE) OR OFF()LINE OR OFFLINE
S5	4864380	WESTERN()UNION OR WESTERNUNION OR TRAVELEX OR MONEYGRAM OR MONEY()GRAM OR VIGO OR BANK? ? OR BANC? ? OR FINANCIAL() INSTI- TUTION? ? OR CREDIT()UNION? ? OR CLEARING()HOUSE OR CLEARINGH- OUSE OR POST?? OR (WIRE OR MONEY) ()TRANSFER
S6	2761673	OFFICE OR LOCATION OR BRICK? ? (2W)MORTAR OR MEATSPACE OR M- EATWORLD OR MEAT() (SPACE OR WORLD)
S7	648473	DATABASE? ? OR DATABANK? ? OR (DATA OR INFORMATION OR KNOW- LEDGE) () (BASE? ? OR BANK? ?) OR DB OR KNOWLEDGEBASE? ?
S8	143004	S1(10N) (S2(5N)S3)
S9	264336	S5(10N) (S4 OR S6)
S10	66	S7(S)S8(S)S9 '
S11	60	S10 NOT PY>2001
S12	58	S11 NOT PD=20010401:20060430
S13	49	RD (unique items)
S14	49	Sort S13/ALL/HITS